Barclays
UK & Europe Income Plan - October 2022
Factsheet

This is a marketing factsheet for professionally advised investors. The factsheet is not investment advice from either IDAD or the issuer, and must not be construed as such by advisers or investors. Capital is at risk and subject to Issuer risk.

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BARCLAYS UK & EUROPE INCOME PLAN

OCTOBER 2022 FACTSHEET

TARGET RETURN: GBP = 2.00% per quarter

INVESTMENT DESCRIPTION

A 5 year investment product linked to the performance of the FTSE 100 and Eurostoxx 50 Indices. Initial Levels are the close of business level of the Underlyings on the product Strike Date.

If on any of the quarterly observation dates, including the Final Observation date, the closing levels of both Underlyings are at or above 70% of their initial levels, the income will be paid.

This investment will autocall and mature early if both Underlyings are equal to or above 100% of their Initial Levels on any quarterly observation date starting at 24 months. If early maturity occurs, full capital is returned and the investment will end. If early maturity does not occur the investment will continue to the Final Observation date.

At the Final Observation date, if all Underlyings are at or above 65% of their Initial Levels, then full capital is returned. If any Underlying is below 65% of its Initial Level, capital return will be reduced on a 1-for-1 basis. For example if the worst performing Underlying has fallen to 40% of its Initial Level, 40% of the capital will be returned.

BENEFITS

- Autocall feature potentially shortens the investment term and can still be triggered in flat markets.
- Conditional Income.
- Early maturity provides an opportunity to re-assess client's wealth strategy.
- An Index has to fall more than 30% before income is lost.
- Daily secondary market pricing under normal market conditions.

RISKS

- The return is limited to the pre-defined investment terms.
- The income payment is conditional upon the performance of the Underlyings.
- There is a risk to capital should any Underlying breach the capital protection barrier on its Final Observation date.
- Investors will be exposed to the credit risk of the Issuer. If the Issuer becomes insolvent or cannot make the payments on the Product for any other reason, investors could lose some or all of their investment. A decline in the Issuer's credit quality is likely to reduce the market value of the Product and therefore the price an investor may receive for the Product if they were to sell them in the market.
- Should investors need to sell their investment before maturity, the trading price will likely mean they get back less than they invested.

PRODUCT FACTS & FEATURES

Issuer:	Barclays Bank PLC
Guarantor Ratings:	S&P A, Fitch A+, Moody's A1
Source:	Barclays 05.09.2022
Maximum Term:	5 years
Investment Structure:	Income Autocall
Autocall opportunities:	Quarterly First observation at 24 months
Autocall Trigger:	100% of Initial Level
Income Rate:	GBP = 2% per quarter (8% p.a.)
Income Trigger:	70% of initial Level
Issue Price:	100%
Capital Risk:	Not capital protected
Capital Protection Barrier:	65% Final level (Observed at maturity only)

Underlying Basket	**Initial Level**
UK: FTSE 100	TBC
Europe: Eurostoxx 50	TBC

KEY INFORMATION

ISIN:	GBP = XS2426257148
Subscription Period:	05 Sept 2022 - 28 Oct 2022
Strike Date:	28 October 2022
Issue Date:	11 November 2022
1st Income Observation:	30 January 2023
1st Autocall Observation:	28 October 2024
Final Observation:	28 October 2027
Maturity Payment Date:	11 November 2027
Denominations:	Lots of £1
Minimum Investment:	£1,000

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IDAD was established in 2002 and our approach from the outset, is what we call the "IDAD Difference". The selection of the investments we offer is not decided in terms of profitability alone and when developing investment products, we favour evidence over dogma. We are happy to work with advisers and product providers alike to deliver a range of investment options to suit differing client wealth strategies. We're proud of our approach to business as well as the investments delivered as a result of the "IDAD Difference". We are committed to building upon our reputation for bringing benefits to all involved in the investment process, but most importantly to the clients.

Barclays Bank PLC is a global financial services provider engaged in retail banking, credit cards, wholesale banking, investment banking, wealth management, and investment management services.

Source: Bloomberg 05.09.2022

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RATIONALE

Structured products are becoming increasingly popular for investors due to the wide variety of payoffs and levels of protection that can be achieved by the different types of structures that are available.

The opportunity for an income stream can be of key importance to investors as part of their wealth planning. The probability of an income payment being triggered is increased with this investment as an Underlying needs to show a fall of over 30% from the initial level on any observation date before the income stream is disrupted.

The Underlyings have been selected in order to support the anticipated delivery of that income.

The autocall payoff can bring an early return of capital allowing the opportunity for a re-assessment of investment strategy. The value of this feature cannot be underestimated as it brings with it the opportunity to secure capital value, as well as the chance to take advantage of future market trends.

To manage the capital risk, a final level barrier set at 65% means any Underlying must fall by more than 35% over 5 years before capital is at risk.

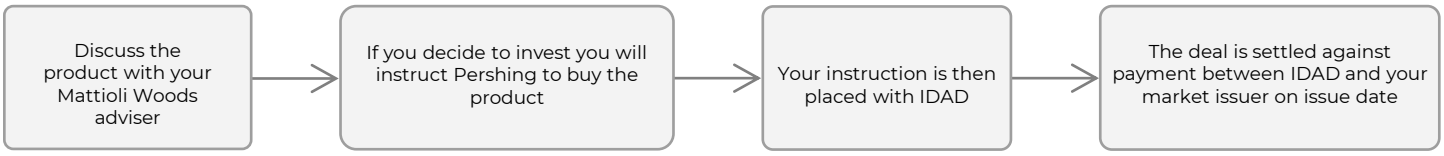
SUITABILITY

This product may be suitable for investors who:

- Are seeking the opportunity for higher returns than current cash rates at the time this product was launched.
- Are seeking income rather than growth.
- Understand and accept there is a risk to capital and how the Capital Protection Barrier works.
- Understand the impact of global economic issues and how they will affect the product.
- Understand the criteria which will determine the income payments.
- Are looking to invest for the medium term, being happy to remain invested until maturity.
- Can afford to have their cash invested for the full term of the product.
- Wish to use this investment as part of a well-diversified portfolio.
- Understand that the returns are pre-defined and that they will forgo growth in the Underlyings which exceeds the fixed level of income available with this investment product.
- Understand the risk to capital in the event of an Issuer default.
- Should they need to sell their investment, accept that the trading price will likely mean they get back less than they invested.
- Appreciate that income payments are conditional.

HOW TO INVEST

This product can be traded using Pershing, your chosen custodian that has permissions to trade and settle the product on your behalf. These can range from Pension Providers, Private Banks and Trading Platforms. This should be discussed with your adviser.



Please note that your cash will be in your account with Pershing until the issue date. Settlement then takes place delivery versus payment where the cash will leave your custody account and you will receive your investment holding into your custody account.

FEES AND CHARGES

IDAD will receive a fee from the Issuer for arranging this product. The charge has been fully accounted for in the calculation of the product's structure and is not expected to exceed 1.0%. Therefore this means that an investment of £10,000 will generate income based on £10,000.
There may be separate fees charged by your Financial Adviser and your chosen market Issuer. You should discuss this further with them.

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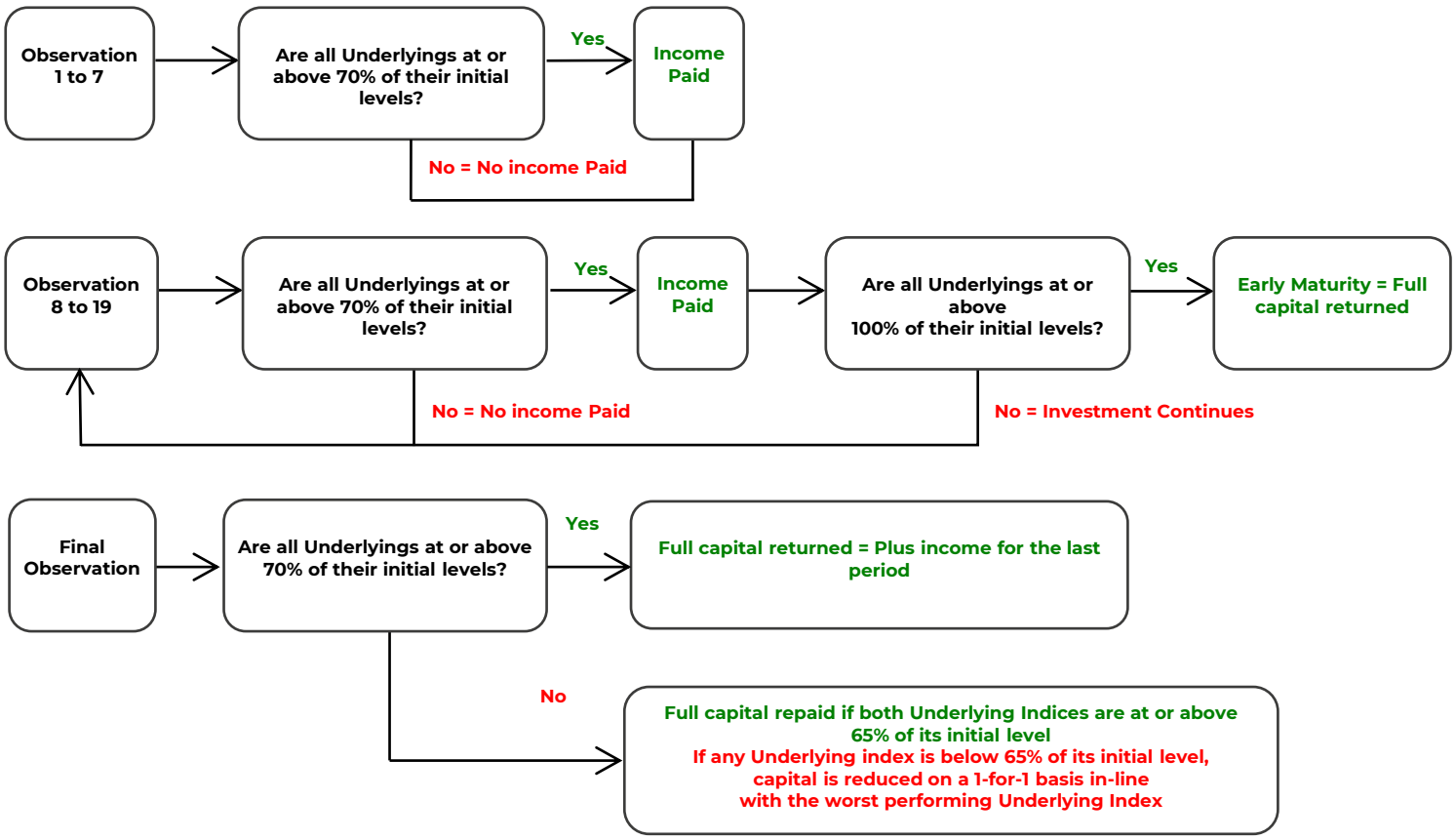
OBSERVATION DATES (some dates may vary if a bank holiday or non-business day occurs)

	Observation Date	Payment Date	Income Trigger	Autocall Trigger
1	30 January 2023	13 February 2023	70%	N/A
2	28 April 2023	15 May 2023	70%	N/A
3	28 July 2023	11 August 2023	70%	N/A
4	30 October 2023	13 November 2023	70%	N/A
5	29 January 2024	12 February 2024	70%	N/A
6	29 April 2024	14 May 2024	70%	N/A
7	29 July 2024	12 August 2024	70%	N/A
8	28 October 2024	11 November 2024	70%	100%
9	28 January 2025	11 February 2025	70%	100%
10	28 April 2025	13 May 2025	70%	100%
11	28 July 2025	11 August 2025	70%	100%
12	28 October 2025	11 November 2025	70%	100%
13	28 January 2026	11 February 2026	70%	100%
14	28 April 2026	13 May 2026	70%	100%
15	28 July 2026	11 August 2026	70%	100%
16	28 October 2026	11 November 2026	70%	100%
17	28 January 2027	11 February 2027	70%	100%
18	28 April 2027	13 May 2027	70%	100%
19	28 July 2027	11 August 2027	70%	100%
20	28 October 2027	11 November 2027	70%	100%

HOW THE INVESTMENT WORKS



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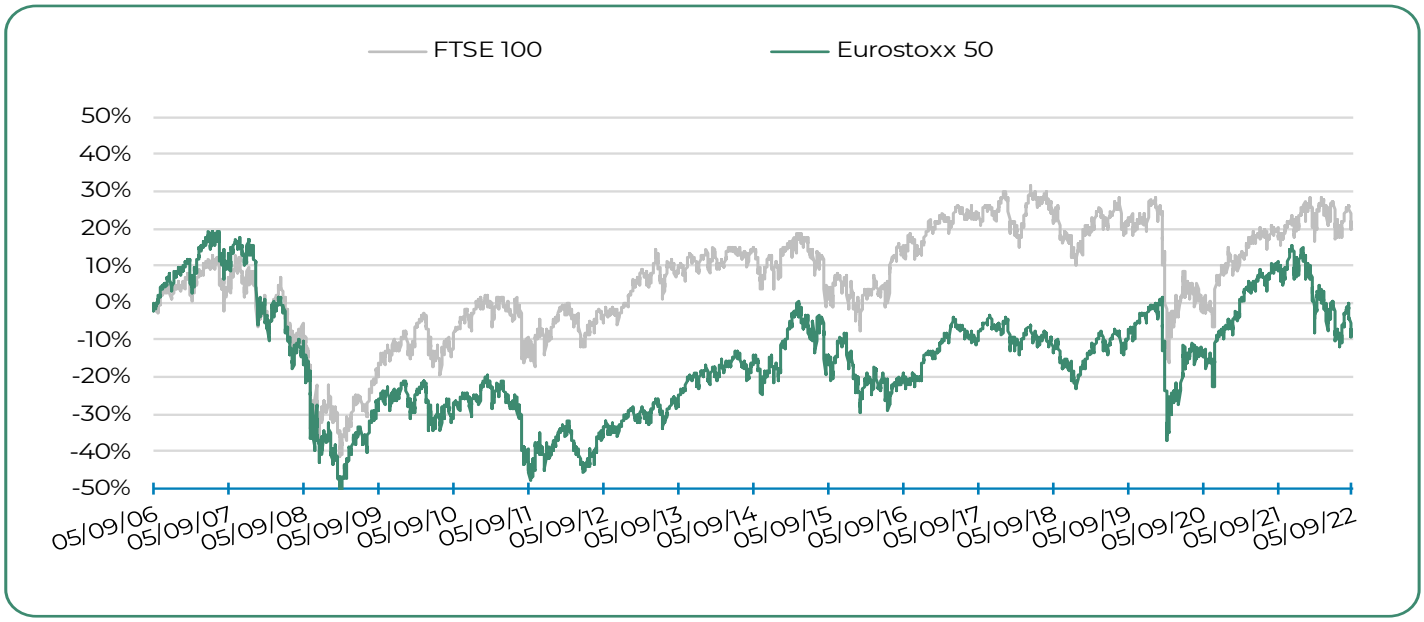
THE UNDERLYINGS

The **FTSE 100 Index** is a capitalization-weighted index of the 100 most highly capitalized companies traded on the London Stock Exchange. The equities use an investibility weighting in the index calculation. The index was developed with a base level of 1000 as of December 30, 1983.

The **EURO STOXX 50 Index**, Europe's leading blue-chip index for the Eurozone, provides a blue-chip representation of supersector leaders in the region. The index covers 50 stocks from 11 Eurozone countries. The index is licensed to financial institutions to serve as an underlying for a wide range of investment products such as exchange-traded funds (ETFs), futures, options and structured products.

Source: Bloomberg 05.09.2022

MOVEMENT IN THE UNDERLYINGS OVER A 12 YEAR PERIOD



Factsheet Past performance is not a reliable indicator of future performance and should not be used to assess the future returns or risks.
Source: Bloomberg 05.09.2022 Data period: 05.09.2006 to 05.09.2022

PLACING TRADES

Trade orders should be sent to orders@idad.com
All trades will be settled direct with IDAD's Euroclear a/c 44382

SECONDARY MARKET

The Issuing bank will endeavour to provide quotes under normal market conditions for trading purposes upon request, subject to a Bid-Offer spread of 1%. On the secondary market, traded prices will include any accrued interest ("dirty prices"). Sale trades will settle 2 days after the trade date.
Trading details as above.

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RISKS

All investments carry risk. Prior to investing in one of our structured products you need to make sure you fully understand the risks you are taking and accept the level of risk offered by the plan.
Having read over the product factsheet and these risks, if there are any areas that you are still unsure about, please consult with your financial adviser who will be able to help you.

Issuer Risk
Your money is being used as a form of loan via the issuing bank in exchange for the returns offered by structured product. The bank is legally committed to honour the terms of the plan. It is possible that the Counterparty may go bankrupt or default on their payment.

Market Risk
Underlying Index performance may be volatile and subject to unpredictable changes over the investment term. The value of your investment is affected by movements in the price of these indices and a fall may result in you not receiving any returns, and/or the loss of some or all of your capital. Your investment does not directly invest in the Underlying indices therefore you are not eligible for dividends or voting rights.

Early Redemption Risk
You should be prepared to hold any plan until maturity. It may be possible for you to sell this investment back to the Issuer early; however, they are not obliged to buy it and may stop such purchases at any time without notice. IDAD has no control over this: we act as your settlement agent. If you sell the investment early you may not get back what you initially invested.

Market Disruption Events
It is possible that a market disruption event might occur, such as trading disruption, changes to the indices, changes to index providers or changes in tax legislation. In these circumstances, the Issuer has the right to determine whether any adjustments to the terms of a plan are required. These adjustments may include, but are not limited to: adjustments to the opening or final level of the indices, postponing observation dates and substitution of an index. The Issuer is required to act in good faith when making these adjustments.

Reinvestment Risk
To invest in a structured product, you need to loan your capital to the Issuer for a set length of time. During this period, a rise or fall in interest rates may present other investment opportunities with a greater yield. You may be able to sell this product back to the Issuer if this situation does occur, however, the price the Issuer offer you may be less than you originally paid.

Inflation Risk
The value of your initial capital and any returns you may receive are not linked to inflation. If inflation is high over the term of the product, your purchasing power may decrease and so the real return could be low or negative.

Taxation Risk
Tax legislation may change during the life of the investment. The tax treatment depends on the individual circumstances of each client and is subject to change. IDAD does not provide tax advice and you should seek independent tax advice if in doubt. It is our current understanding that the returns on this note will be subject to income tax. Further information about tax in the UK is available from the government website: www.gov.uk.

FSCS Protection
This product offers no FSCS protection.

DISCLAIMERS

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